

**Information to identify the case:**

Debtor 1	<u>Richard D. Kappe</u>	Social Security number or ITIN	xxx-xx-2884
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Karen A. Kappe</u>	Social Security number or ITIN	xxx-xx-5994
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-18087-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard D. Kappe

Karen A. Kappe

6/2/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Richard D. Kappe  
Karen A. Kappe  
Debtors

Case No. 17-18087-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jun 02, 2022

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2022:

Recip ID	Recipient Name and Address
db/jdb	Richard D. Kappe, Karen A. Kappe, 184 Topside Rd, Manahawkin, NJ 08050-1618
cr	+ Seterus, Inc., as authorized sub-servicer for Fede, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
516779558	++++ ADVANCED RADIOLOGY SOLUTIONS, PO BOX 4238, PORTSMOUTH NH 03802-4238 address filed with court., Advanced Radiology Solutions, PO Box 6750, Portsmouth, NH 03802-6750
516779559	Barclays Bank Delaware, Attn: Capital Management Services, LP, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
516779562	+ Barnabas Health Medical Group, 368 Lakehurst Rd #301, Toms River, NJ 08755-7339
516779561	Barnabas Health Medical Group, Attn: Apex, 2501 Oregon Pike, Lancaster, PA 17601-4890
516779565	Capital One, N.A., Attn: Credit Control, LLC, 5757 Phantom Dr Ste 330, Hazelwood, MO 63042-2429
516779566	Cardionet, Inc., Attn: BYL, PO Box 101928, Birmingham, AL 35210-6928
516779570	Citi, Attn: JH Portfolio Debt Equities, LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
516779571	Citibank, Attn: ARS National Services Inc., PO Box 3005, Phoenixville, PA 19460-0920
516779574	Citibank, N.A., Attn: ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100
516779573	Citibank, N.A., Attn: Credit Control, LLC, PO Box 31179, Tampa, FL 33631-3179
516779572	+ Citibank, N.A., Attn: MCM, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
516779575	Citibank, NA, Attn: ARS National Services, Inc., PO Box 3005, Phoenixville, PA 19460-0920
519017979	+ Citigroup Mortgage Loan Trust 2020-RP1, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
519017980	+ Citigroup Mortgage Loan Trust 2020-RP1, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, Citigroup Mortgage Loan Trust 2020-RP1 Serviced by Select Portfolio Servicing,
516779577	Community Emergency Medical Assoc, PO Box 6081, Parsippany, NJ 07054-7081
516779579	Community Medical Center, PO Box 64437, Saint Paul, MN 55164-0437
516779578	Community Medical Center, Attn: IC System, PO Box 64437, Saint Paul, MN 55164-0437
516779581	Falck, 3710 Commerce Dr, Baltimore, MD 21227-1653
516779582	Home Depot, Attn: Capital Management Services, LP, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
516779583	Jefferson University Physicians, PO Box 40089, Philadelphia, PA 19106-0089
516779584	Kohls Department Stores, Inc., Attn: Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
516779586	+ Koka Cardiology, 125 S 9th St, Philadelphia, PA 19107-5123
516779587	Lowes, Attn: Global Credit Collection Corp, PO Box 129, Linden, MI 48451-0129
516779588	Medical Radiology Groupa, PA, PO Box 11268, Lancaster, PA 17605-1268
516779589	NJ Hematology Oncology Assoc., Attn: Transworld Systems Inc., PO Box 15618, Wilmington, DE 19850-5618
516780576	Nicholas Kappe, 184 Topside Rd, Manahawkin, NJ 08050-1618
516779590	Novacare, 4716 Gettysburg Rd, Mechanicsburg, PA 17055-4325
516779591	Olivia T. Ortiz, M.D. P.A., 1163 Route 37 W, Toms River, NJ 08755-4973
516779595	Shore Neurology PA, Attn: Summit A-R, PO Box 131, Champlin, MN 55316-0131
517065327	Southern Ocean City Hospital, Att: CCCB, POB 1750, Whitehouse Station, NJ 08889-1750
516779596	Southern Ocean County Hospita, Attn: Certified Credit & Collection Bure, PO Box 336 Box 336, Raritan, NJ 08869-0336
516779597	Southern Ocean Medical Center, Attn: Trans-Continental, PO Box 5055, White Plains, NY 10602-5055
516779598	Synchrony Bank, Attn: Allied Interstate, PO Box 361445, Columbus, OH 43236-1445

TOTAL: 35

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Jun 02, 2022

Form ID: 3180W

Total Noticed: 65

Standard Time.

Recip ID smg	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
		Jun 02 2022 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 02 2022 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516779560	Email/Text: ebn@rwjbh.org	Jun 02 2022 20:48:00	Barnabas Health, PO Box 903, Oceanport, NJ 07757-0903
516779563	EDI: CITICORP.COM	Jun 03 2022 00:43:00	Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
516779564	Email/Text: cms-bk@cms-collect.com	Jun 02 2022 20:47:00	Capital Management Services, LP, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
516948804	Email/PDF: bncnotices@becket-lee.com	Jun 02 2022 20:53:15	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516779567	EDI: RMSC.COM	Jun 03 2022 00:43:00	Care Credit, PO Box 965036, Orlando, FL 32896-5036
516779576	EDI: CITICORP.COM	Jun 03 2022 00:43:00	Citicards, PO Box 6241, Sioux Falls, SD 57117-6241
516779580	EDI: DISCOVER.COM	Jun 03 2022 00:43:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
516789654	EDI: DISCOVER.COM	Jun 03 2022 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516779568	EDI: JPMORGANCHASE	Jun 03 2022 00:43:00	Chase Card Services, PO Box 15123, Wilmington, DE 19850-5123
516779569	EDI: JPMORGANCHASE	Jun 03 2022 00:43:00	Chase Slate, PO Box 15123, Wilmington, DE 19850-5123
516779585	Email/Text: PBNCNotifications@peritussservices.com	Jun 02 2022 20:47:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
516923961	Email/PDF: resurgentbknotifications@resurgent.com	Jun 02 2022 20:53:24	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517057779	Email/PDF: resurgentbknotifications@resurgent.com	Jun 02 2022 20:53:24	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517032419	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 02 2022 20:47:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516779601	Email/Text: ClaimsHelp@Mohela.com	Jun 02 2022 20:47:00	US Department of Education, PO Box 105347, Atlanta, GA 30348-5347
518297206	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 02 2022 20:47:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O Box 619096, Dallas, TX 75261-9096
518297205	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 02 2022 20:47:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O Box 619096, Dallas, TX 75261-9096
517064483	EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517063758	EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Carnival, POB 41067, Norfolk VA 23541
517064484	EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Jun 02, 2022

Form ID: 3180W

Total Noticed: 65

517065574	EDI: PRA.COM	Jun 03 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516779592	EDI: RMSC.COM	Jun 03 2022 00:43:00	Qcard, Attn: Advanced Call Center Tech, PO Box 9091, Gray, TN 37615-9091
516902396	EDI: Q3G.COM	Jun 03 2022 00:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516779594	EDI: CITICORP.COM	Jun 03 2022 00:43:00	Shell, PO Box 6497, Sioux Falls, SD 57117-6497
516781275	+ EDI: RMSC.COM	Jun 03 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516779600	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 02 2022 20:47:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
516779599	EDI: CITICORP.COM	Jun 03 2022 00:43:00	The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
517016777	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 02 2022 20:47:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
TOTAL: 30			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516779593	##	Seterus, PO Box 1077, Hartford, CT 06143-1077

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Citigroup Mortgage Loan Trust 2020-RP1 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America cmecf@sternlav.com
John Michael McDonnell	

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Jun 02, 2022

Form ID: 3180W

Total Noticed: 65

on behalf of Debtor Richard D. Kappe jmcdonnell@mchfirm.com

John Michael McDonnell

on behalf of Joint Debtor Karen A. Kappe jmcdonnell@mchfirm.com

Melissa N. Licker

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hillwallack.com  
HWBKnewyork@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7